

9-Trade G. B. V 28
LETTER

FROM A

DISCOUNTER

IN

BISHOPSGATE-STREET

TO A

SAWNBROKER

IN

LONG-ACRE.

L O N D O N :

Printed for J. COLLYER, Publisher, in Ivy-lane.

MDCCLV.

[Price Six-Pence.]

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BAWNBROKER



LONDON

20 N D M

Printed for J. Gutteridge, Stationer, in the Strand.
MCCCLXXV

[Price Six Pence]

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A
L E T T E R

FROM A

DISCOUNTER in *Bishopsgatestreet*

TO A

PAWNBROKER in *LONG-ACRE*,

BROTHER USE,

I AM extreemly scandaliz'd at thy Folly in publishing a Book, which not only exposes thyself and Profession, but likewise hinders the passing a Bill to sanctify Usury, and puts all the Headlongs and Wrongheads of the Nation upon their Guard against all who deal in thine, or the like Way : Out of thy Folly is already produc'd *Reasons* against thee, and thy Practice, which probably had never happen'd, couldst thou have avoided the Itch of tattling with thy Pen : Couldst

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thou

thou not, as the old Saying has it, fare well, without crying Roast Meat? Doth not both you and I know the Sweets of Thirty *per Cent.* with now-and-then a few pretty Additions? Don't we know that all Mankind live upon one another, and that the Principle we go upon is the common Principle of all the Longheads in the Nation, that none but Fools are poor, and that those who rail at, and vilify thee and me love Money and will get it at any Rate as well as either of us? Is it not true, from the Prince to the Peasant? But, is it therefore necessary, that thee only should, like an ill Bird, bewray thy own Nest, and shew thyself bare-ars'd to the World, and thereby make the Headlongs wise, at the Expence of the Longheads, because thou art a Wronghead. But what the Devil possess'd thee! not only to tattle, but to tattle in that damn'd quaint Way, quite out of Fashion, ever since the Godly gave up the *Good Old Cause*, and the Ungodly propagated a new Way of talking? To what Purpose is it, to pray, cant and lie, bully the State and reflect on the Law, quote Scripture and prate unintelligibly? What! is it material to the World whence thou comest, or whither thou goest? Thy Business had been Silence: And if thy Tongue must necessarily be going, thou shouldst have hir'd some Court Casuist, to have

have assisted thee in setting Right and Wrong in so pretty and amiable Lights alternately, as that thou mightest not have been at a Loss to have substituted one for the other at Pleasure ; not bungled them up with Mathematick Lore, where Demonstration glares too high, to bury Truth under the Shadow of Falshood ; School-Logick would have been thy better Tutor, or Court Fallacy, thy more natural Director, help'd thee to have shewn Things in a double Light equally true as visible, formed a *Deceptio Visus*, that would every Way answer'd thy Purpose, and render'd all thy Cant, Fallacy, and Nonsense, equally relishing and agreeable.

THOU thoughtest it thy Business to prate then, I am sure it is mine through Necessity to speak now, since the Wrong-heads who us'd to come to me in Shoals, and without questioning my Price, forc'd their Estates upon me, now impertinently enough boggle at my Demands, and when I ask them but Fifty *per Cent.* produce the *Reasons against Licensing Pawnbrokers* : What the Devil, says I, have I to do with *Pawnbrokers* ? All the World knows they take three times Fifty *per Cent.* tho' they have Goods in Hand of double Value, I have only a Note of Hand which may never be paid. Ay, but, say these new-

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made

made Wise-acres, see the *Reasons* here, the Law, the Justice of the Thing, how your Brother *Pawnbrokers* are maul'd; if you go on this Way it will be your Turn next. The Devil take *Pawnbrokers*, says I again, and the Fool they employ'd to write in their Defence: Are such Rascals to be set on a Parity with Discompters? Though by the Way, *Brother Use*, all this while I can't help thinking with you at my Heart, that

Pawnbrokers are Thieves, and so are all Mankind,

*The Difference is, in various Ways they find,
To cozen and oppress the Fools they blind.*

Honesty's a Phrase that makes a mighty Pother,

*Talk'd on by all, not us'd by one, or other;
So every Longhead, is a Longhead's Brother.*

Had all the Wrongheads, all the Longheads Skill,

*And all the Power united to the Will,
Wrongheads would still be Headlongs, Headlongs, Wrongheads still.*

IT is therefore immaterial to trouble ourselves about what Folks say, since the World is divided into the respective Classes of Knave and Fool, our Business is only to

to consider which is the best to live by : And who in their Senses would be a Moment thinking about the Matter ? But it is extremely necessary to consider how far we may tattle, and discover the main Secret by which we shine, and therefore it can serve no useful End to apply to those above for Aid, which may contribute to load you with Taxes, and make you the Laughing-stock of the Ungodly, but can never solace or relieve you ; because those you apply to are as cunning as Devils, know *what is what*, as well as any *Broker* of you all ; and tho' you are so foolish as to appear in broad Day-light, and boldly defy the common Sense of Mankind ; they have a Wit beyond your Reach, they will serve you as a certain modern Statesman did *Gregg*, first make you their Tools, and then give you up to the Law ; such pitiful Thieves as you, can expect no better Quarter from the Great, than your Brethren had from *Jonathan Wild*, and if you are silly enough to expect more, you will find yourselves fatally deceiv'd ; remember only the Fable of the Lion who suffer'd all the Beasts to hunt, but as to the Prey, they had only the Pleasure of seeing them eat it.

THE Question then is, not how you were drawn into this foolish Affair, but how you are to get out of it ; as to our
Part

Part we fight arm'd like Members of Parliament at the Bars of Justice ; we have a Privilege both to talk and act as we please without Fear of Offence, yet have more Wit than to tell all the World our Secrets, while you who are under the Lash of the Law, and have the Eyes of all Mankind upon you, will be prating without Fear or Wit. To what Purpose then is it, that you grow mathematically learned, and talk of laying down Puzzlums, and drawing from thence Corolldolls, unless you have a Mind to be puzzled with a Halter about your Neck, and then drawn to *Tyburn*, do you think People are to be plagu'd with your Jargon and Buffoonry for nothing ? Your Mathematicks and Tricks, because you are Fool enough to shew your Learning at the Expence of your Interest. Would a Man in his Senses coin Money in the Face of a Court, when he knew it was criminal, purely to shew his Skill, and then think to get off again by endeavouring to prove himself mathematically a Rogue, as if a Court of Justice was to be jargoniz'd out of their Law, by false Problems.

THIS, I confess, *Brother*, is beyond my Comprehension, and I could not have thought, if I had not seen your wife *Apology*, there had been so weak a Man of the Profession ; but it is not in this alone that you discredit

discredit the Mystery of *Pawnbroking*, and therein all other Mysteries in the World, by putting yourself on a Footing with Tradesmen. This, *Brother*, is just like all the rest of your Wisdom ; for Heaven's Sake, *Brother*, are not all Mysteries to be reverenc'd, and shall the *Brokers* be less so, than those of the Statesman, Physician, Lawyer or Divine ; and would either of these do you think put himself on the Footing of Tradesmen ? This is bringing your Profession low with a Witness, and in Consequence thereof levelling mine too, which a good deal depends upon your's ; you might at least have look'd up to the Merchant, since by your own Account you cannot live at less Expence than Four Hundred Pounds a-year ; and there is many a Merchant, especially of *North Britain*, who can be content to live on Four Hundred Herrings, and many a Physician, Divine, and Lawyer, who never earn Four Hundred Pounds as long as they live : Indeed, as to Statesmen in Place, they like us usually make the most of their Times, and may sometimes afford to live as well as a *Pawnbroker*, and like him too is sometimes oblig'd to refund ; so that would you have plac'd yourself on a proper Parity, you should have either thought of the Discompter or Statesman, both which would readily enough have receiv'd you into their

Amity

Amity and Alliance, tho' perhaps to answer a special End; but both now look upon ourselves as highly affronted, by your refusing us for the City of *London*, whose supercilious Pride disdains your Acquaintance as well they may, since as you grow and prosper, Trade must necessarily lessen and decay; but that is a Point, that neither we nor the Statesman care one Farthing about, our Business is to bleed Mankind as long as they have any Blood left, and then send their Carcasses to the Devil for ought we care: And do you think to burrow amongst the Traders, and so impose upon your Pursuers by giving them a false Scent? No, no: that won't do; the Scent of the Fox is too strong to be easily lost in warm Weather; your working deep will only set the Hunters a-digging, and when you are once unearth'd, *Fowler* and the rest will be at you again, in Spite of all your Sights and Perplexities; you had only a young Kennel of Hounds, some Six-penny Novices after you at first, but now the old Pack have taken the Scent, all pursue in full Cry, and will soon put an End at once both to your Pride and Roguery.

SNUG, is the Word with us, and had you play'd the same Game, you had throve in Peace, the young Pack had never smelt you

you out, nor the old ones have troubled themselves about you: But you must turn Mathematician with a Pox to you, and enter the Field with a stole Goose in your Paws, in order to demonstrate that Thieving is not Robbery, or that a Goose stole, is the same Thing as a Gander honestly purchas'd, and thence assume to yourself a Right to deal in *Market Overt*, and there vend your ill-gotten Goods amongst plain Country Folks who live on the Credit of their Honesty, taking the old Proverb for granted, *That Birds of a Feather flock together*: But what the Duce think you have plain Country People to do with Mathematic Jargon? They can tell, that *two and two make four*, tho' they don't perhaps know why; but you will find it extreamly difficult to persuade them, that *two and two make fifteen*, with all your Mathematicks, tho' both you and I know it to be as true and demonstrable as any Problem in *Euclid*: But what then? Is it necessary we should tell all we know? To what Purpose is *Euclid* to be cramm'd down the Throats of the Ignorant, when even their Betters are utter Strangers to our Way of Calculating, unless your tattling opens their Eyes; you would shew your Books truly, and if that wont do give your Oath, to prove, that *seven and eleven make but five*. But why in the Name of *Jupiter*

ter are you so free of your Secrets? O! ho! say you, but we have a Reserve. It may be so, but where's the Necessity of being put to such a Pinch? Suppose that's found out, where are you then my little Usurer; tofs'd in a Blanket at least, and if worse happens, justly punish'd for your Indiscretion.

BUT is it not enough that you play the Fool mathematically, but you must take it into your Head to turn Lawyer too? Is it impossible for a Man to abound in Learning, and at the same Time hold his Tongue in the proper Place? What in the Name of Nonseuse could induce you to distinguish between the Letter and the Spirit of the Law? Could not you have left that to those who thrive on the Credit of quibbling? Must you necessarily be every Thing, because you would not be thought nothing? Is there not enough both of Letter and Spirit to ruin us Horse and Foot, but you must by ignorantly tampering with the Letter, raise a Spirit you know not how to allay? What signifies saying your Prayers, if you don't know what Prayers are proper? To what Purpose is it to call upon God, when God knows, he never heard of you, nor has any more Acquaintance with you, than the Devil had with *Martin Luther*? Our God
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is our Cash, and when that fails the Devil a God have we, no not so much as a wooden Idol, except the Stocks, or a Whipping-post, which the Justices may perhaps readily enough recommend to us. These People you will say have a Trade too as well as you and I: It may be so; What then? They have Power too and Law of their Side, which makes little Rogues tremble and come down, and contribute like us to make great ones laugh and flourish. Softly, my Friend, *Silence* is the Word, or whenever you receive a Soldier's Coat from a Bunter, a Statute acts the Part of a Drawback upon you, and the *Justice* is much too hard for the *Usurer*; or only consider the greater Evil, when you turn *Fence*, and suffer stolen Goods to be pass'd upon you, how you are but ill fenc'd against the Law, but less against him who guides the Reins and is the Law; he whips into your Court-yard, claps you into his Coach, and then *Jeku* like drives away with you to the *Old Bailey*, where you are buffeted about like an Ass in a Sand-Cart, and tho' you set out with the Visage of a Lion, you return with the Physiognomy of a Sheep; you may after this sit down and curse the Law and Lawyers as much as you please; but remember this Maxim, That where you are not one of the Trade, you must not

pretend to share in the Profits, much less take the Liberty of reflecting on those who always have it in their Power to be your Betters; and if they use that Power when you are quiet, what will they do when you are impertinent; you are well off that any of your Rogueries are wink'd at, since the very presuming to share with the Great, is alone criminal enough to ruin better Men than you: You'll say perhaps, why such a one is but a Trading Justice, and that you are a Trader as well as he. My dear *Brother*, this Kind of Tittle-tattle wont do; consider only how People go on in the the City of *London*, where the little ones are the Jackalls who seek Prey for the Lions, but share little in the Acquisitions. The Change-Broker hunts for the Merchant, and the Land-Broker for the Scrivener; but alas a-day! behold the Difference, one hardly knows where to get a Dinner, while the other keeps his Coach, and is ready to burst with Plenty. You will perhaps say, but is this right? It is to be sure as right as my Leg. What should the Labour of the Little be for, but to maintain the Great in Affluence; but will it follow by any of your wise Coroll-dolls, that therefore the Great must maintain the Little in Plenty; Usury, Fraud, and Imposition, is the common Attribute of us all: And the Miller's Advice, of
My

My Son get Money, is as old as *Methuselah*, but it will not necessarily follow, that we are all to be equal Sharers, for then there would be nothing to plunder. How is it that the Statesman judges of this Matter? Says he, if Three Hundred of you unite with me to raise a Million on the Publick, you shall divide Twenty Thousand, and the rest sinks into my Coffer. This is very unequal it is true, but what then, if one wont another will, and it is better to get something than nothing; every Man can't be at the Head of Affairs, and therefore he that is, has the best Right to make the most not only of his Place, but also of his Tools: From whence then comes it, that you take it into your Head to rail at Law and Justice? What is it to you, what is done in the City, or at *Westminster*? while you are tacitly permitted to live like a Lord Mayor, or a Judge; and to plunder within your Sphere as much as any Statesman of them all: And if you will from thence conclude, you have a Right to be meddling, shall I intimate to you, as a Man of Learning, what was the Fate of him who attempted to drive the Chariot of the *Sun*, or of him who fetch'd Fire from Heaven; or shall I relate to you the Fable of the Fly upon the Chariot-wheel, or shall I speak of the Punishments of *Tantalus* and *Ixion*, or shall I deliver to you
the

the Story of the fair aspiring *Semele*; or shall I transcribe all the antique Fabulists, to rub up your Understanding, and bring you, by similizing without End, to a Sense of your Pride and Folly: Is not to be snug and rich, as good as to be great? Would a Man chuse to be perch'd singly on an Eminence the Butt of Shooters, when he can lie behind the Hill, or cover himself in a Thicket. To what End then is it, that thy Folly seduces thee, to enter the Field of Argumentation, and with affected Mathematick Lore, stretch thy puny Understanding till the Strings crack, to make wrong right, by Line and Figure; and because you judge, perhaps rightly enough, by yourself, that one Rogue is not alone in the World, you would thence idly conclude, you have a Right to prove yourself honest by the only Means in the World that wont admit of a Fallacy.

I PRESUME from the Whole, that you intended to banish Hypocrisy out of the World, and thenceforth to introduce Villany barefac'd, glorying in being the superior Good; but in this, as in all the rest of thy chymetical Dreams thou mistakest thy Aim, for ever since *Janus* was born, Men have two Faces, one to go to Church with, and the other to use at Home. Hypocrisy is one of the distinguish'd

guish'd Marks of a Man, by which he is known from a Brute Beast. Consider only the Consequence of doing every Thing we are prompted to in publick, and the Hooting and Hallooing it would occasion. If Miss *Forward*, or Widow *Lackit*, walked up and down the *Mall* with their Coats over their Ears, to shew they wanted Covering: If the Courtiers Promise, the Trader's Obsequiousness, or the Lady's Smile had any Meaning in it, a *Frenchman's* Word would then be Sterling Coin, and we should know to a Certainty when reasonable Creatures were in Jest or Earnest, which would be turning the World upside down with a Witness. And what would be the worst of all both to thee and me, the Wrongheads would know as well as either of us both, that *two and two make four*, and then adieu *Pawnbroking* and *Usury* for-ever and ever. *Amen.*

Now I have told thee my Thoughts freely on thy Folly and wrong Turn of Mind, it may not be amiss to clear up another Point, wherefrom the chief Purpose of my Letter arises, for since thou sayest thou art honest, and I know I am not, between Friends it may not be amiss to draw a Parallel.

IN the first Place, as to my Way of dealing, if a Wronghead of a Tradesman or Gentleman comes to me with the Note of Hand of another; where they pick'd this up is not so much my Concern as what he is who brings it, and what I can make of him; I desire him to leave a Copy of his Note, if he dont chuse to leave me the Original, I send out my Spies to enquire about the Parties, and being satisfied that I am safe, receive the Bringer of the Note, when he comes again, with a very grave Face, and try his Pulse about the Price of the Discompt; if it proves low, I tell him I have not Money to-day, but shall have some in To-morrow, or next Day; now he's in haste, and wants it then: Can't you, says he, recommend me to somebody in your Way? I'll try, says I, to serve you: I go, but to no Purpose, and then tell him, that I believe I can borrow as much on my own private Credit, but then I must have so much more, and another Indorser; he is push'd, and the Bargain agreed on; but another Indorser can't be got, and therefore as I take such slight Security must still have a farther Advance. This he readily enough consents to, I then only take twenty-five *per Cent.* for the Money I pretended to borrow,

borrow, and five more for Want of another Indorser, together Thirty-five *per Cent.* This Note I carry to my Banker, who discounts it for me at Five *per Cent.* so then I only clear Thirty. The Time expires, I then arrest him who is least able to pay; the Bailiff has the Hint given him, and one of my *Plants* are sent for, who takes a larger Note of him and his Friends, at Forty *per Cent.* Discount; the Surplus whereof pays the Lawyer and Bailiff, and the Residue pays me.

Now only conceive such Notes to be made for three Months, and the Parties concern'd arrested at every Expiration, and my own Money lent over and over again four times in the Year, with the Law-Charges, wherein I share likewise; how much do you think a Thirty Pound Note costs this Wronghead and his Friends? Why, if it was One Hundred Pounds it would stand exactly thus:

The First Quarter I take only	L. 35 0
The Second Quarter only	40 0
The Third Quarter only	50 0
The Fourth Quarter only	60 0

Together only 185 0

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For

For you must know that my Interest increases according to the Necessities of the Borrower, which are very urgent when arrested; and if he is a Tradesman I push him on this Way, till he is on the Point of a Bankruptcy, and then I leave him to the Mercy of the Fools who have given him Credit, who are silly enough to enquire what he has done with his Effects; but let him make that out as he can, I have done with him, and then he comes to you: The Manner you treat him, is as follows; which is, by the way, getting out of the Frying-pan into the Fire.

HE is now, as we observ'd, on the Point of a Bankruptcy, and therefore pushes his Credit as far as it will go, and with what he gets, away he marches to the *Pawnbrokers*, and if he can borrow One Hundred Pounds on Five Hundred Pounds worth, he is well off: The *Broker* sees plainly which Way he is going, and therefore contrives to make the most of him. He attacks him thus: Mr. *Wronghead*, it seems to me that you are going the Way of all Flesh. Would it not be better you made some Reserve to begin again with, or to keep you while your Affairs are in Suspence, and your merciless Creditors leave you without a Penny for your Support: Come, I'll tell you what you shall do;
 Take

Take no Notice, on your Examination, of having any Goods in my Hands ; its only a Bankruptcy Oath at best, I'll take Care of the Goods for you, and when I am paid the Principal and Interest, we'll divide the rest. Agreed, cries *Wronghead*. Done, says the *Broker*.

THIS settled, and the Examination over, when he is assur'd *Wronghead* durst not tattle, the Goods are sold, and *Wronghead* comes for his Share. Why, says the *Broker*, indeed Mr. *Wronghead* your Share comes but to little, my Regard for your Reputation and Safety oblig'd me to sell them in Hugger-mugger, I made but a Hundred and Fifty Pounds of them, One Hundred and Thirty whereof is due to me, and ten Pounds more for half my Share, so there remains Ten Pounds, out of which is only to be deducted, Portage, Secret-service Money, and a small Treat, which amounts in the whole to Eight Pounds ; so that I have but Forty Shillings left : However as you may want Money, here is a Couple of Guineas for you ; if you have a Mind to give my Servants Half a Crown, so ; if not, you are heartily welcome, and so I wish you better Luck for the future. And here for the present ends the Tragi-Comedy of the *Wrongheads*.

Now the Profit of all this is next to be consider'd : I have honestly shewn what I have got by him, *viz.* 185 *l.* besides my Share of Law Charges, perhaps Four Pounds more, in all 189 *l.* which really is all I could fairly and honestly get. Your Account stands thus : *viz.*

By the imaginary Sale accounted for to *Wronghead*, the Amount is One Hundred and Forty Pounds, whereout you get Thirty-seven Pounds Eighteen Shillings clear : Now your Account from the Auctioner turns out Three Hundred and Fifty Pounds clear of all Deductions, whereout you are to deduct One Hundred and two Pounds, and two Shillings paid, and Ten *per Cent.* Interest and Commission to be equal with other People, which will together amount to, about One Hundred and twelve Pounds, Four Shillings and Two Pence, which being deducted out of Three Hundred and Fifty Pounds, there rests a Ballance of Two Hundred Forty Seven Pounds Fifteen Shillings and Ten Pence, the Profit in one Year, or perhaps, in Three Months, on One Hundred and Two Pounds Two Shillings, besides lawful Interest and Commission, the common Gain of other People. And this a certain a Profit with Value in Hand, while mine is subject to various Hazards, and nothing near your Profit, I
am

at all the Pains and Labour to hunt down the Prey chiefly, for you to devour, retaining to myself but a trivial Morfel comparatively speaking; yet I never dreamt of squeaking, till you, good Mr. *Blunderbuss*, stimulated thereto, like a Body prolifick of Wind, vented all your Wisdom in a Fart; what great Design you found on this Basis, I own is beyond my Reach, since if you intend, as seems to be your Aim, by such Means to engage the Parliament in your Service, you are presuming that Honourable Assembly incapable of counting their Fingers, and altho' it may be presum'd that bidding high for Favour is the ready Way to attain it any-where, yet it is always requisite at the same Time to produce Something plausible, Something that may shine and glitter a little, that may give it so fair and pretty an Aspect, as altho' the poisonous Drug is discern'd under, the gilded Outside may render it desirable, and make it pass glibly down.

WHEN Reason is no more thy Guide, at least pursue the apparent Dictates of Nature; consider the fair and favouring Outside of the *Manchineel* Apple, how it blooms and flourishes in a fair and ample Appearance, while within it is all Destruction to animal Life: If thou readest prophane History to as much Advantage as thou hast done
the

the Sacred Scriptures, it would be impossible for thee to be a Stranger to these Remarks ; or didst thou but once resolve to make Common Sense correspond with Mathematick Lore ; thy Way to the Protection of the Law would become immediately clear and obvious, and you would be as safe from Persecution as we are now cover'd under that divine Sanction, you know we are to take but Common Interest ; what then? we don't take any Interest at all, we buy up the Note from the Person who has a Right to sell it, and if we buy it cheap, who can blame us. How happens it that this Scheme never enter'd into your wise Head : Can't you contrive to purchase conditionally, that if the Vender comes in such a Time, and gives you so much more than you advanc'd, for your Care and Trouble, you will then return the Goods in the Condition you receiv'd them, if not, they are Your's clear of any future Demands.

THIS would be coming plumb into our Scheme, and setting all your Adversaries at Defiance, and surely you have as much Right to purchase as other People, and by that Means totally evade the Law, which is made only to punish Fools : But lest it may happen that those who interpret the Law should call these Sales Pledges. On this plausible Pretence found your Petition
to

to Parliament, viz. That their Humble Petitioners pray, they may have Liberty in common with the faithful Subjects of this Realm to buy and sell conditionally, and in lieu of such Liberty to make good all Deficiencies that may happen from Time to Time in the *Stamp Duties*, by Means of One Half Penny, or other Stamp, as the Wisdom of the Legislature shall think most just, to be affix'd to every Bill of Sale to be made to the Purchaser by the Vender, and its Counterpart.

Now there is some Sense in such a Petition, the which as couch'd under the general Terms will not only guard you against the Iron Hands of the Law, but cover stolen Goods as well as others; for who shall return stolen Goods purchas'd under the Sanction of a Statute. And if the respective Bodies of Highwaymen, Gamblers, House-breakers, and Street-robbers, should get early Scent of your Designs, and bring in their respective Petitions on the same Plan, be sure to push your Petition with great Earnestness and Solicitude, lest those discover the Roguery of this, and all your labour'd Efforts vanish into Smoak: And still the more to avoid this natural Intervention Fish for the Conductors, with a golden Bait, and hook them up fast till the Work be finish'd, and then

then loose them again at Pleasure, and even assist them afterwards, both with your Interest and Money, and if Need be with your Mathematics; so it be agreed, that none but regular initiated *Pawnbrokers* be permitted to keep open *Fences*, and that it shall be Felony in any Highwayman, Gambler, House-breaker, or Street-robber, to vend stolen Goods at any private *Fence*, or to take more than one Quarter of the saleable Value for them, which is as much as any regular *Pawnbroker* can afford to give, and live like a Man of Fashion, with a Whore, Horse, and Country-house; as likewise that it be made Felony, without Benefit of Clergy, for such *Fences* to receive stolen Goods, to be convicted on the Oath of any one of the said Highwaymen, &c. and such stolen Goods, when discover'd, to be deliver'd over to the said regular *Pawnbrokers* to be made the most of, to pay the Charge and Trouble of Prosecutions.

THIS, my dear Brother, will be putting yourselves on a fair Footing, rendering you of great Service in Commerce, making you useful Members of the Community, and fitting you for those Amities and Alliances, you are so proud of engaging in; *In ordine ad*, it will be extreamly necessary for you to begin with entering
into

into foreign Negotiations, I don't mean with *France* and *Spain*, but with those who can better serve you, the City of *London*; and in such Pursuit don't forget applying first to the *Half-Moon* Club, who are a Set of People very famous for their Politicks; and who can turn that eminent City into what a negociable Figure they think fit. They will be broad-bottom'd and hearty in the good old Cause, and serve you to the utmost Extent of your Merits: And if you meet with Rebuffs there, as possibly you may, if honest *Jefrey* is in the Chair; turn your Thoughts on the *Thatched House* at the other End of the Town, where it is not impossible but you may succeed better: And to make all sure, look out sharp for those who have Interest, and love Money, Male and Female indifferently, and in the last, omit not to attack all, from the Woman of Quality down to the favourite Footman's Wife, or Mistress.

AND considering the great Emolument that will naturally follow such honest Endeavours, add it without Regret to your Common Stock; that Stock which has gloriously supported you in all Emergencies, and defended the holy Brotherhood from the Iron Hands of the Law; and if all your Stock should fail in this laudable

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Pursuit, make up the Deficiency, by a suitable Stock of Impudence; which is a Stock can never fail you: More especially, if you support it in the Rear by two Battalions of Coroldalls, and Puzlums; deep Learning being much admir'd and very taking amongst the Ladies, especially the Footmens Mistresses; so be sure not to forget your Mathematics.

IF at last, through these various Courses of Labour, Industry, and Ingenuity, you reach the wish'd-for Goal, immediately form yourselves into a Society, under the Appellation of the *Honest Union, for promoting the Circulation of Cash, and supporting the Poor and Needy*. Let your Hall be erected at the upper End of *Thieving Lane*, that Men rightly turn'd may more readily know where to find you; and to avoid all possible Mistakes, let a *Flying Mercury* with Wings and Feet of Gold, be perch'd upon the Portico.

BUT after all, your Business is but half done; the glorious Shew and Cavalcade without Doors will be nothing unless you establish a fix'd Interest within; your next Scheme must be, to chuse a certain Number of your most redoubted Members, and constitute them Patriots, who like the Jesuits may, if necessary, turn Quakers, in
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order to make Men Christians; that is to say, to disguise themselves under any proper political Cover, whereby to attain Dignity and Honour to the Society, and the Voice of the Mob for their Support: These you must enable to purchase *Cornish Burroughs*; and the Means to that End must be thus pursu'd: Delegate one of the most Sanctified of the Society to each of these Burroughs, and it may not perhaps be amiss to send one to *Old Sarum*. Now you will perhaps stop me short, and say, where shall they find Trade enough to live in those wretched Places. This, my dear Brother, is easily answer'd, since common Experience convinces us, that Trade produces Trade, and Business Business; where the most Mercers or Milliners live, there the most Ladies resort, and which would be the Case, if they took up their Residence in the Moon; the Ladies must have Ladies Ware; tho' if these Trades had never existed such had not been wanted; so that it is not so much what People want, as what they think they want; a Physician diseases a whole Country, and a Lawyer sets them all at Variance, a Ginshop makes them all Sots; yet had none of these appear'd, Distempers, Variance, and Drunkenness had hardly been known amongst us. May we not from hence fairly conclude, that a *Pawnbroker* is as likely to

thrive in these remote Places as any of the before-mention'd : The more Knaves, the more Fools always, and who would ever doubt of Trade, where such exquisite Maxims are approv'd, and establish'd ; but in Truth as to the main End of my Advice, it is immaterial whether they thrive hastily or no, it is sufficient that they live so, and acquire such Power, as may answer the Purpose of assuring the Elections to a proper Number of the superior Brotherhood, who when they have once got into the House, may do as the Lawyers now, who when they are not powerful enough to prevent the Passing of a Law levell'd at their Insolence and Oppression, have at least Interest enough to perplex it so, as to render it useless : Here you may fight arm'd Cap-a-pee, shew your Learning in Scripture, or Mathematicks ; astonish the whole House with your wonderful Understanding ; and amaze them with your Wit and Genius ; prodigious Effects may be produc'd from your fine Speeches ; and what is most material, you will be always ready and able to vindicate that illustrious Profession, of which you may modestly call yourself an unworthy Member.

As I have known Things, as impossible as these may seem to vulgar Apprehensions, happen within my Memory, so
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it is very fair to conclude, that what has been may be : Would it be more strange to see a *Pawnbroker* a Member of Parliament, than a *Taylor* Lord Mayor of *London*; or a *Staymaker* an Embassador : Yet these Things have happen'd : And while but few Traders know how to get Bread for their Families, it is evident from all Accounts that the *Pawnbrokers* thrive and grow wealthy, will it not easily follow, that if you pursue the Steps I have directed you to tread, every Thing may be readily attain'd that I have propos'd ? It must not be therefore concluded, that I am a Man of too warm an Imagination in putting Men forward in the World, and sketching out for them such Outlines of Designs as are no Ways reducible to Practice ; since the Road is natural, easy and plain ; the Steps are gradual and regular ; and the whole Scheme of a Piece ; and I don't doubt if once put in Practice, but to see *Pawnbrokers* flourish in Number and Value, equal at least to Attornies and Sollicitors ; and in Course to see the Practice of Discounting estimated according to its Merits : For surely you will not in those shining Days, serve us, as Dr. *Burges*s would have serv'd his Congregation, slip your Cloak and leave us all behind ; more especially as we are ready to go with you Hand in Hand.

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THE Safety and Preservation of Mankind is our Common Care, as it is our Business to have our Eyes on their Health and Welfare, and as we grow greater it will be our more particular Concern. Poverty is the Mother of Health, and therefore to suffer Men to grow rich where it can fairly be avoided doth not become us : Ease and Luxury are the Banes of half the Youth of the Nation, who never know the Pleasure of being in Health till we have reduc'd them to Bread and Water ; it's a bad World we live in, *Brother*, and so it will be as long as Commerce is esteem'd necessary, what does it do, but make People rich, and what is the Consequence of Riches but Distempers, Pain and Misery.

Is there any Thing so idle as for a Merchant to live in Splendor ; a Member of Parliament to have an Estate ; or a Man of Quality with a Shilling of his own in his Pocket : And yet these Things will sometimes happen, if we don't put forward briskly ; but you should not tell all these Things to the World, lest one Day they act, instead of our Consciences, and fly in our Face. To succeed is to be great, let the Means or the Ends be as they may ; and who durst say to the Great, you are this,

this, or you are that: To be Great is to be Good, because no Body dare compare the Great with the Bad, and Good and Bad you know are only so by Comparison. This is particularly well understood in all the great Clubs about Town, where although Men by Equality of Expence are naturally equal, yet it looks very unbecoming a Man of ten Thousand Pounds, to esteem himself as great as one worth a Plumb, because a Plumb is ten times Ten Thousand. When a Lady very finely dress'd walks the *Mall*, the Eyes of the Beholders are absent from the Person, tho' intent on the Finery, so it is with the Man worth a Plumb; all who know any Thing of him speak of his Money, but forget at the same Time that he is the Man who owns it: And while they say nothing about him, they can't say he is a bad Man; it does not indeed follow that he is good, but as nobody says otherwise of him, it concludes in his Favour.

AND what, *Brother Use*, shall you and I conclude from all this? What, but that Money is the *Summum Bonum*, whereon Virtue, Honour, Justice rest, as on their natural Basis; and is that a Crime in us to acquire, which to others is the Chief Good? But mark me now, it is not the Thing, but the Notion of the Thing, that disturbs

disturbs Peoples Minds, and occasions them to say this, that, or the other, is good, bad or indifferent: Now, it is plain, that the Notion of Riches is good, and the Reason why People are angry with us for aiming at this Good, is because they envy our happy Pursuits. Now you go to prove that the Method we pursue to attain such an End is good and just, and by that Means blab out the main Secret; Envy here immediately ceases, and Mockery and Jestings on us immediately succeeds. Now had your Argument kept clear to the *Summum Bonum*, and not shewn how it was to be acquir'd, but only how it was to be us'd, and the Benefits that naturally resulted therefrom, the Right every Man had to acquire it that could, and the glorious Figure it gives him when acquir'd, your Argument had then not only been mathematical but prudent: Envy, the noble Attendant of the Rich and Great, had still waited on your Footsteps, and tho' he had grinn'd and frown'd a little, it was better than being turn'd into a Laughing-stock, and becoming the Sport of the indigent Multitude.

THE Great, and those who have acquir'd Wealth by Means equally laudable, reflect on us and say, Are Men to be sanctified by a Law, who are not to be trusted

trusted with their own Secrets, and are even silly enough to reason, whether right or wrong, against the publick Sense of Mankind, to put them not only upon questioning how *Pawnbrokers*, but also how the Wealthy in general came by their Money. I know but one Way left, to rectify this Mistake, which is by disowning the Book, since by giving it a very little Turn it becomes suddenly downright Burlesque; you may say some indigent Author, who had more Wit than Money, and who expected thereby to get his Cloaths out of Pawn, wrote it with a venal View; that you all deny both the Propositions and Conclusions, as is evident from one singular Circumstance, which is, that by taking *Thirty per Cent.* you get but Nine, and at the same Time makes you offer to swear to the Truth, and to produce your Books: Now it appears again, that *Twenty per Cent.* is the Rule of some, and the Difference between that and *Thirty* is Ten, consequently those who lend at *Twenty* lose One. Now as this is ridiculous to suppose, and is plainly absurd and contradictory, so consequently it could never be Your's.

WHEREFORE, my Friend, as it behoved me to reprimand thee for squeaking, if
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the Work was thine, so on the other Hand
doth it behove me to set Thee in a Way
of vindicating thyself, if it was not; and
in either Case to deliver my Mind to thee
plainly and simply as becometh a good
Brother, always wishing heartily thy Wel-
fare; and as knowing thee much too mo-
dest to desire Four Hundred or Sixty
Pounds a-year out of the Bury of the
People, whom thou lovest and esteemest as
thy own Children; that thou art religious,
I am no Stranger to, having often seen thee
at Meeting; that thou art a ~~Man of~~ ^{Man of} ~~the~~ ^{the} ~~World~~ ^{World} knows, and that thou may-
est come to be Member of Parliament, for
at least as opulent a Burrough, as *Old Sa-*
rum, is the sincere and hearty Desire of,
Dear Brother, in Iniquity,

Your most affectionately

Abraham Ben Little Wright.



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